

Market Conduct Annual Statement for the State of Missouri

Property & Casualty

2008 Data

Industry Averages



November, 2009

Private Passenger Automobile Insurance

1. The number of claims closed without payment compared to the total number of claims closed:

Statewide average: **25.3%**

Number of companies with ratios falling in the range:											
0%	>0% to 10%	>10% to 20%	>20% to 30%	>30% to 40%	>40% to 50%	>50% to 60%	>60% to 70%	>70% to 80%	>80% to 90%	>90% to 100%	>100%
5	12	41	79	29	12	2	1	0	0	0	0

2. Percentage of claims unprocessed at the end of the period:

Statewide average: **11.4%**

Number of companies with ratios falling in the range:											
0%	>0% to 10%	>10% to 20%	>20% to 30%	>30% to 40%	>40% to 50%	>50% to 60%	>60% to 70%	>70% to 80%	>80% to 90%	>90% to 100%	>100%
1	71	69	24	8	2	4	1	0	0	1	0

3. Percentage of claims paid beyond 60 days:

Statewide average: **15.9%**

Number of companies with ratios falling in the range:											
0%	>0% to 10%	>10% to 20%	>20% to 30%	>30% to 40%	>40% to 50%	>50% to 60%	>60% to 70%	>70% to 80%	>80% to 90%	>90% to 100%	>100%
5	15	65	51	28	13	3	0	1	0	0	0

Private Passenger Automobile Insurance

4. Non-renewals to policies in force:

Statewide average: **0.6%**

Number of companies with ratios falling in the range:											
0%	>0% to 10%	>10% to 20%	>20% to 30%	>30% to 40%	>40% to 50%	>50% to 60%	>60% to 70%	>70% to 80%	>80% to 90%	>90% to 100%	>100%
34	140	4	0	1	0	0	1	0	1	0	0

5. Cancellations over 60 days to policies in force:

Statewide average: **0.3%**

Number of companies with ratios falling in the range:											
0%	>0% to 10%	>10% to 20%	>20% to 30%	>30% to 40%	>40% to 50%	>50% to 60%	>60% to 70%	>70% to 80%	>80% to 90%	>90% to 100%	>100%
75	104	1	0	0	0	0	1	0	0	0	0

6. Cancellations under 60 days to new policies issued:

Statewide average: **2.4%**

Number of companies with ratios falling in the range:											
0%	>0% to 10%	>10% to 20%	>20% to 30%	>30% to 40%	>40% to 50%	>50% to 60%	>60% to 70%	>70% to 80%	>80% to 90%	>90% to 100%	>100%
78	94	4	1	1	1	0	1	0	0	0	1

7. Suits opened during the period to claims closed without payment:

Statewide average: **2.2%**

Number of companies with ratios falling in the range:											
0%	>0% to 10%	>10% to 20%	>20% to 30%	>30% to 40%	>40% to 50%	>50% to 60%	>60% to 70%	>70% to 80%	>80% to 90%	>90% to 100%	>100%
66	99	9	2	1	2	1	0	0	0	0	1

Homeowners Insurance

1. The number of claims closed without payment compared to the total number of claims closed:

Statewide average: **27.3%**

Number of companies with ratios falling in the range:											
0%	>0% to 10%	>10% to 20%	>20% to 30%	>30% to 40%	>40% to 50%	>50% to 60%	>60% to 70%	>70% to 80%	>80% to 90%	>90% to 100%	>100%
1	7	20	40	37	14	0	2	0	0	0	0

2. Percentage of claims unprocessed at the end of the period:

Statewide average: **7.9%**

Number of companies with ratios falling in the range:											
0%	>0% to 10%	>10% to 20%	>20% to 30%	>30% to 40%	>40% to 50%	>50% to 60%	>60% to 70%	>70% to 80%	>80% to 90%	>90% to 100%	>100%
4	66	34	9	1	2	1	3	0	1	0	0

3. Percentage of claims paid beyond 60 days:

Statewide average: **19.0%**

Number of companies with ratios falling in the range:											
0%	>0% to 10%	>10% to 20%	>20% to 30%	>30% to 40%	>40% to 50%	>50% to 60%	>60% to 70%	>70% to 80%	>80% to 90%	>90% to 100%	>100%
8	15	31	29	20	13	3	1	0	0	0	1

4. Non-renewals to policies in force:

Statewide average: **0.6%**

Number of companies with ratios falling in the range:											
0%	>0% to 10%	>10% to 20%	>20% to 30%	>30% to 40%	>40% to 50%	>50% to 60%	>60% to 70%	>70% to 80%	>80% to 90%	>90% to 100%	>100%
23	95	2	0	1	0	0	0	0	0	0	0

5. Cancellations over 60 days to policies in force:

Statewide average: **0.5%**

Number of companies with ratios falling in the range:											
0%	>0% to 10%	>10% to 20%	>20% to 30%	>30% to 40%	>40% to 50%	>50% to 60%	>60% to 70%	>70% to 80%	>80% to 90%	>90% to 100%	>100%
26	94	0	0	1	0	0	0	0	0	0	0

Homeowners Insurance

6. Cancellations under 60 days to new policies issued:

Statewide average: **1.6%**

Number of companies with ratios falling in the range:											
0%	>0% to 10%	>10% to 20%	>20% to 30%	>30% to 40%	>40% to 50%	>50% to 60%	>60% to 70%	>70% to 80%	>80% to 90%	>90% to 100%	>100%
42	72	3	0	1	2	0	0	0	0	0	1

7. Suits opened during the period to claims closed without payment:

Statewide average: **0.5%**

[illegible]